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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	☐ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	Chapter 13	☐ Check if this an amended filing

B 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport). Bring your picture identification to your meeting with the trustee.	David First name T Middle name Lewis Last name and Suffix (Sr., Jr., II, III)	First name Middle name Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years Include your married or maiden names.		
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-2750	

Debtor 1 David T Lewis Document Page 2 of 58 Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case): □ I have not used any business name or EINs. Business name(s) EINs			
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	■ I have not used any business name or EINs. Business name(s)				
		EINs				
5.	Where you live	8841 S Justine St	If Debtor 2 lives at a different address:			
		Chicago, IL 60620 Number, Street, City, State & ZIP Code Cook	Number, Street, City, State & ZIP Code			
		County	County			
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.			
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code			
6.	Why you are choosing this district to file for	Check one:	Check one:			
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.			
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)			

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7.	The chapter of the					11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy				
	Bankruptcy Code you are choosing to file under	(Form 2010)). Also, go to the top of page 1 and check the appropriate box. ☐ Chapter 7								
			•							
			Chapter 11							
			Chapter 12							
			Chapter 13							
8.	How you will pay the fee		about how yo	ne entire fee when I file my petition. Please check with the clerk's office in your local court for more you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or ar attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check address.						
				ay the fee in installments. If you choose this option, sign and attach the <i>Application for Individual</i> s Fee <i>in Installment</i> s (Official Form 103A).						
			but is not req that applies to	uired to, waive y o your family siz	our fee, and may do so only if yo e and you are unable to pay the f	n only if you are filing for Chapter 7. By law, a judge may, our income is less than 150% of the official poverty line fee in installments). If you choose this option, you must fill Official Form 103B) and file it with your petition.				
9.	Have you filed for bankruptcy within the last 8 years?	■ N								
	iast o years:	ш 1	District		When	Case number				
			District		When	Case number Case number				
			District		When	Case number				
10	Are any hanksunter									
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	■ No								
			Debtor			Relationship to you				
			District		When	Case number, if known				
			Debtor			Relationship to you				
			District		When	Case number, if known				
11.	Do you rent your	■ N	o. Go to I	ine 12.						
	residence?	□ Ye		ur landlord obta	ined an eviction judgment agains	t you and do you want to stay in your residence?				
				No. Go to line 1	12.					
				Yes. Fill out <i>Init</i> bankruptcy peti		Judgment Against You (Form 101A) and file it with this				

Document Page 4 of 58 Case number (if known) David T Lewis Debtor 1 Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor of any full- or part-time No. Go to Part 4. business? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation. partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of **Bankruptcy Code and are** operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy □ No. U.S.C. § 101(51D). Code. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. ☐ Yes. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have any No. property that poses or is ☐ Yes. alleged to pose a threat of imminent and What is the hazard? identifiable hazard to public health or safety? Or do you own any If immediate attention is property that needs needed, why is it needed? immediate attention?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

Where is the property?

Number, Street, City, State & Zip Code

Debtor 1 David T Lewis Document Page 5 of 58

Case number (if known)

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

Part 5:

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filled for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a

mental deficiency that makes me incapable of realizing or making rational decisions

about finances.

□ Disability. My physical disability causes

me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military

combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity. I have a mental illness or a mental deficiency that makes me incapable

of realizing or making rational decisions about finances.

☐ **Disability.** My physical disability causes me to be unable to participate in a briefing

in person, by phone, or through the internet, even after I reasonably tried

to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Document Page 6 of 58 Case number (if known) Debtor 1 **David T Lewis** Part 6: **Answer These Questions for Reporting Purposes** Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an 16. What kind of debts do 16a. you have? individual primarily for a personal, family, or household purpose." ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ■ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative ☐ Yes. after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses □ No are paid that funds will ☐ Yes be available for distribution to unsecured creditors? 18. How many Creditors do **1**,000-5,000 **1** 25,001-50,000 1-49 you estimate that you **5**0,001-100,000 □ 5001-10,000 □ 50-99 owe? **1**0,001-25,000 ■ More than 100,000 □ 100-199 **200-999** How much do you □ \$0 - \$50,000 □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your assets to □ \$50,001 - \$100,000 □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500.001 - \$1 million 20. How much do you □ \$0 - \$50,000 □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your liabilities □ \$50,001 - \$100,000 □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million Part 7: Sign Below For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ David T Lewis David T Lewis Signature of Debtor 2 Signature of Debtor 1 Executed on January 4, 2016 Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 David T Lewis Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Julie Gleason	Date	January 4, 2016
Signature of Attorney for Debtor	_	MM / DD / YYYY
Julie Gleason		
Printed name		
Gleason & Gleason		
Firm name		
77 W Washington, Ste 1218		
Chicago, IL 60602		
Number, Street, City, State & ZIP Code		
Contact phone (312) 578-9530	Email address	troy@chicagobk.com
6273536		
Bar number & State		

			THE FAUL O 01 30	
Fill in this infor	mation to identify your	case:		
Debtor 1	David T Lewis			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

		Your a	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	150,000.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	28,610.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	178,610.00
Par	t 2: Summarize Your Liabilities		
			i abilities It you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	187,101.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	15,700.00
	Your total liabilities	\$	202,801.00
Par	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	3,620.05
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	2,894.26
Par	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with yo	ur other s	chedules.
	■ Yes		

Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

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9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Tota	ıl claim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$_	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$_	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_	0.00
9d. Student loans. (Copy line 6f.)	\$_	5,160.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$ _	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$_	0.00
9g. Total. Add lines 9a through 9f.	\$	5,160.00

	Ca	se 16-0004	3 Doc 1		01/04/16 ument	Entered 01/04/ Page 10 of 58	16 12:10	:32 De	sc Main
Fill	in this inform	mation to identify	your case and						
Deb	otor 1	David T Lew	⁄is						
		First Name		dle Name		Last Name			
	otor 2 use, if filing)	First Name	Mido	dle Name		Last Name			
Unit	ted States Ba	nkruptcy Court for	the: NORTHE	RN DIST	RICT OF ILLIN	IOIS			
Cas	se number _					-			☐ Check if this is an amended filing
		rm 106A/E e A/B: P i	_						12/15
t fits nore	best. Be as conspanding space is need	omplete and accura led, attach a separa	ite as possible. If to te sheet to this for	wo marrie m. On the	d people are fili top of any addi	asset fits in more than one ng together, both are equal tional pages, write your nar or Have an Interest In	y responsible	for supplying	correct information. If
_									
. Do	o you own or h	ave any legal or eq	uitable interest in a	any reside	nce, building, la	and, or similar property?			
	No. Go to Part	t 2.							
	Yes. Where is	s the property?							
1.1				What	is the property	? Check all that apply.			
	8841 S Ju			_ 🗆	Single-family h	ome			aims or exemptions. Put the
	Street address,	if available, or other de	scription		Duplex or multi	i-unit building			aims on Schedule D: ns Secured by Property.
					Condominium	or cooperative			
					Manufactured (or mobile home			
	Chicago	IL	60620-0000	_	Land	or mobile nome	Current va entire prop		Current value of the portion you own?
	City	State	ZIP Code		Investment pro	nerty	· · · · · · · · · · · · · · · · · · ·	0,000.00	\$150,000.00
	·				Timeshare	porty			
							Describe tl	ne nature of y	our ownership interest
				Who one.	has an interest	in the property? Check	(such as fe		ancy by the entireties, or
					Debtor 1 only				
	Cook			_ 🗆	Debtor 2 only				
	County				Debtor 1 and D	Debtor 2 only	- Check	if this is com	munity property
					At least one of	the debtors and another		nstructions)	· ··· · · · · · · · · · · · · · · · ·
				Othe	r information yo	u wish to add about this ite	m, such as loc	al	

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

\$150,000.00

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

property identification number:

Official Form 106A/B Schedule A/B: Property page 1

Part 2: Describe Your Vehicles

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Misc. Consumer Electronics (Including TV's, Phones, Video Players)

\$250.00

8. Collectibles of value

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

☐ No

Yes. Describe.....

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institutions. If you have multiple accounts with the same institution, list each.

□ No

Institution name: Yes.....

> \$10.00 17.1. Checking Chase

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Case number (if known)

D	ו וטוטנ	David I Lewis			ase number (ii known)	
18.	Examp	, mutual funds, or publicly trad		ge firms, money market accounts		
	■ No □ Yes	Institut	on or issuer name:			
19.	Non-pu	ublicly traded stock and interes	ts in incorporated	d and unincorporated businesses	s, including an interest in	an LLC, partnership,
	and jo ■ No	int venture				
	☐ Yes.	Give specific information about to Name of e			% of ownership:	
20.	Negoti Non-ne	iable instruments include persona	I checks, cashiers'	e and non-negotiable instruments checks, promissory notes, and mo to someone by signing or delivering	ney orders.	
	■ No □ Yes.	Give specific information about the Issuer name				
21.	_Examp	nent or pension accounts		, thrift savings accounts, or other pe	ension or profit-sharing plar	as
	■ No □ Yes.	List each account separately.		Jacobs discourses		
		Type of acco	unt:	Institution name:		
22.	Your s Examp			you may continue service or use fro utilities (electric, gas, water), telec		or others
	■ No □ Yes.			Institution name or individual:		
23.	Annuit	ies (A contract for a periodic pay	ment of money to y	ou, either for life or for a number of	years)	
	■ No	loguer name and a	locarintian			
	☐ Yes	Issuer name and o	escription.			
24.		ts in an education IRA, in an ac C. §§ 530(b)(1), 529A(b), and 529		ed ABLE program, or under a qua	alified state tuition progra	m.
	■ No □ Yes	Institution name a	nd description. Sep	arately file the records of any intere	ests.11 U.S.C. § 521(c):	
25.	■ No			han anything listed in line 1), and	d rights or powers exercis	able for your benefit
	☐ Yes.	Give specific information about t	hem			
26.	Examp	s, copyrights, trademarks, tradoles: Internet domain names, web		er intellectual property m royalties and licensing agreemer	nts	
	■ No □ Yes.	Give specific information about t	hem			
27.		es, franchises, and other general of the second of the sec		e association holdings, liquor licens	ses, professional licenses	
	☐ Yes.	Give specific information about t	hem			
M	oney or	property owed to you?				Current value of the portion you own? Do not deduct secured claims or exemptions.
28.	Tax ref □ No	unds owed to you				
		Give specific information about the	nem, including whe	ther you already filed the returns ar	nd the tax years	
			Estimated 201 Refund	5 Federal Income Tax		\$1,600.00

D.	abtar 1	Case 16-000	43 Doc 1	Filed 01/04/16 Document	Entered 01/04/16 12:10:32 Page 14 of 58	Desc Main
D	ebtor 1	David T Lewis			Case number (if known)	
29.	Exam ■ No	/ support ples: Past due or lump Give specific informat		ousal support, child supp	ort, maintenance, divorce settlement, propert	ty settlement
30.	Exam _i ■ No	amounts someone or ples: Unpaid wages, di benefits; unpaid Give specific informa	isability insurance loans you made to	payments, disability ben someone else	refits, sick pay, vacation pay, workers' compo	ensation, Social Security
31.		sts in insurance police ples: Health, disability,		health savings account ((HSA); credit, homeowner's, or renter's insura	ance
	■ Yes.		company of each p Company name:	policy and list its value.	Beneficiary:	Surrender or refund value:
		-	Globe Life - Te	rm Life- No CSV	Wife	\$0.00
34.	Claims Exam No No Yes. Other No Yes. Any fii No	ples: Accidents, emplo	s, whether or not byment disputes, in uidated claims or d not already list	nsurance claims, or right	it or made a demand for payment s to sue ng counterclaims of the debtor and rights t	to set off claims
36				rom Part 4, including a	ny entries for pages you have attached	\$1,660.00
Pa	rt 5: De	escribe Any Business-Re	elated Property You	Own or Have an Interest In	. List any real estate in Part 1.	
	No. Go	o to Part 6. Go to line 38. escribe Any Farm- and C	ommercial Fishing-	n any business-related pro		
46.	Do you	vou own or have an interes u own or have any leg Go to Part 7. s. Go to line 47.			commercial fishing-related property?	
						Current value of the

portion you own?
Do not deduct secured claims or exemptions.

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Deb	tor 1 David T Lewis		Case number (if known)	
Part	7: Describe All Property You Own or Have an Interest in That You	Did Not List Above		
53.	Do you have other property of any kind you did not alread Examples: Season tickets, country club membership	y list?		
	No			
	Yes. Give specific information			
54.	Add the dollar value of all of your entries from Part 7. Wr	ite that number here		\$0.00
Part	8: List the Totals of Each Part of this Form			
55.	Part 1: Total real estate, line 2			\$150,000.00
56.	Part 2: Total vehicles, line 5	\$25,300.00		·
57.	Part 3: Total personal and household items, line 15	\$1,650.00		
58.	Part 4: Total financial assets, line 36	\$1,660.00		
59.	Part 5: Total business-related property, line 45	\$0.00		
60.	Part 6: Total farm- and fishing-related property, line 52	\$0.00		
61.	Part 7: Total other property not listed, line 54	+ \$0.00		
62.	Total personal property. Add lines 56 through 61	\$28,610.00	Copy personal property total	\$28,610.00
63.	Total of all property on Schedule A/B. Add line 55 + line 62	2		\$178,610.00

Official Form 106A/B Schedule A/B: Property page 6

Fill in this infor	rmation to identify your	case:		
Debtor 1	David T Lewis	_		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1.	Which set of exemptions ar	you claiming? Check one only	, even if your s	pouse is filing with you
----	----------------------------	------------------------------	------------------	--------------------------

- You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim		Specific laws that allow exemption
	Copy the value from Schedule A/B	Che	eck only one box for each exemption.	
8841 S Justine St Chicago, IL 60620 Cook County	\$150,000.00		\$0.00	735 ILCS 5/12-901
Line from Schedule A/B: 1.1			100% of fair market value, up to any applicable statutory limit	
2010 Chevrolet Camaro 36000 miles Vehicle:	\$25,000.00		\$2,400.00	735 ILCS 5/12-1001(c)
Line from Schedule A/B: 3.1			100% of fair market value, up to any applicable statutory limit	
2001 Dodge Durango 203000 miles Line from Schedule A/B: 3.2	\$300.00		\$1,100.00	735 ILCS 5/12-1001(b)
Line Horr Schedule A/D. 3.2			100% of fair market value, up to any applicable statutory limit	
Misc. Household Goods (bedroom furniture, kitchen appliances, tables,	\$800.00		\$800.00	735 ILCS 5/12-1001(b)
chairs, sofas, etc.) Line from <i>Schedule A/B</i> : 6.1			100% of fair market value, up to any applicable statutory limit	
Misc. Consumer Electronics (Including TV's, Phones, Video	\$250.00		\$250.00	735 ILCS 5/12-1001(b)
Players) Line from Schedule A/B: 7.1			100% of fair market value, up to any applicable statutory limit	

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Debtor 1 David T Lewis Case number (if known) Brief description of the property and line on Specific laws that allow exemption Current value of the Amount of the exemption you claim Schedule A/B that lists this property portion you own Copy the value from Schedule A/B Check only one box for each exemption. Books, Pictures, Videos, and DVDs 735 ILCS 5/12-1001(a) \$200.00 100% Line from Schedule A/B: 8.1 100% of fair market value, up to any applicable statutory limit **Used Clothing** 735 ILCS 5/12-1001(a) \$300.00 100% Line from Schedule A/B: 11.1 100% of fair market value, up to any applicable statutory limit Misc. Costume Jewelry, or watches 735 ILCS 5/12-1001(b) \$100.00 \$100.00 Line from Schedule A/B: 12.1 100% of fair market value, up to any applicable statutory limit Cash on Hand 735 ILCS 5/12-1001(b) \$50.00 \$50.00 Line from Schedule A/B: 16.1 П 100% of fair market value, up to any applicable statutory limit **Checking: Chase** 735 ILCS 5/12-1001(b) \$10.00 \$10.00 Line from Schedule A/B: 17.1 100% of fair market value, up to any applicable statutory limit **Estimated 2015 Federal Income Tax** 735 ILCS 5/12-1001(b) \$1,600.00 \$1,600,00 Refund Line from Schedule A/B: 28.1 100% of fair market value, up to any applicable statutory limit **Estimated 2015 Federal Income Tax** 735 ILCS 5/12-1001(g)(1) \$0.00 \$1,600.00 Refund П Line from Schedule A/B: 28.1 100% of fair market value, up to any applicable statutory limit 3. Are you claiming a homestead exemption of more than \$155,675? (Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? Nο

Yes

		Document	Page 18	of 58		
Fill in this informa	tion to identify you	ur case:				
Debtor 1	David T Lewis					
Debior 1	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse if, filing)	First Name	Middle Name	Last Name			
United States Bank	ruptcy Court for the	: NORTHERN DISTRICT OF ILL	INOIS			
Case number					Choole	if this is an
(II KIIOWII)					_	if this is an led filing
					amene	ica iliing
Official Form	106D					
Schedule D	: Creditors	Who Have Claims S	Secured	by Property	у	12/15
needed, copy the Add		f two married people are filing together , number the entries, and attach it to th				
known).						
1. Do any creditors ha	_					
☐ No. Check the	nis box and submit t	his form to the court with your other	schedules. Yo	ou have nothing else	to report on this form.	
Yes. Fill in a	II of the information	below.				
Part 1: List All S	Secured Claims					
2. List all secured cla	ims. If a creditor has m	nore than one secured claim, list the credi	tor separately for	Column A	Column B	Column C
each claim. If more the	an one creditor has a p	particular claim, list the other creditors in Part 2. As much		Amount of claim	Value of collateral	Unsecured
as possible, list the cla	ilms in alphabetical ord	er according to the creditor's name.		Do not deduct the value of collateral.	that supports this claim	portion If any
2.1 Ally Financi	ial	Describe the property that secures th	ne claim:	\$24,642.00	\$25,000.00	\$0.00
Creditor's Name		2010 Chevrolet Camaro 3600	00 miles			
		Vehicle:				
000 B		As of the date you file, the claim is: C	heck all that			
200 Renaiss		apply.				
Detroit, MI		☐ Contingent				
Number, Street, Ci	ity, State & Zip Code	Unliquidated				
Who owes the debt	? Check one.	☐ Disputed Nature of lien. Check all that apply.				
■ Debtor 1 only		☐ An agreement you made (such as m	ortgage or secur	red		
Debtor 2 only		car loan)	iorigago or occar			
Debtor 1 and Debtor	or 2 only	☐ Statutory lien (such as tax lien, mech	hanic's lien)			
At least one of the	=	☐ Judgment lien from a lawsuit	name e nom			
☐ Check if this claim community debt		Other (including a right to offset)	Purchase Money			
			Security			
	Opened					
	6/01/15					
	Last Active		0440			
Date debt was incurre	ed 11/20/15	Last 4 digits of account number	er 3148			
2.2 City of Chic	ago	Describe the property that secures th	ne claim:	\$400.00	\$0.00	\$400.00
Creditor's Name		Water Bill		<u> </u>		
Dept: Street	ts &					
Sanitation		As of the date you file, the claim is: C	heck all that			
8212 Innova		apply.	ricon an mat			
	60682-0082	☐ Contingent				
Number, Street, Ci	ity, State & Zip Code	Unliquidated				
Who owes the debt	? Check one	☐ Disputed Nature of lien. Check all that apply.				
_	. OHOUR UHE.	☐ An agreement you made (such as m	ortgage or secu	red		
■ Debtor 1 only □ Debtor 2 only		car loan)	.origugo or scoul			

Official Form 106D

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

■ Statutory lien (such as tax lien, mechanic's lien)

☐ Judgment lien from a lawsuit

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Debtor 1 David T Lewis		Case	e number (if know)		
First Name Middle Na	ame Last Name				
☐ Check if this claim relates to a community debt	☐ Other (including a right to offset)		_		
Date debt was incurred	Last 4 digits of account number	er			
2.3 The Money Source Inc	Describe the property that secures th	e claim:	\$160,259.00	\$150,000.00	\$10,259.00
Creditor's Name	8841 S Justine St Chicago, II Cook County				****,=******
	As of the date you file, the claim is: Clapply.	heck all that			
Number, Street, City, State & Zip Code	☐ Contingent☐ Unliquidated				
Who owes the debt? Check one.	☐ Disputed Nature of lien. Check all that apply.				
■ Debtor 1 only	☐ An agreement you made (such as m	ortgage or secured			
☐ Debtor 2 only	car loan)				
☐ Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, mech	nanic's lien)			
$\hfill \square$ At least one of the debtors and another	☐ Judgment lien from a lawsuit				
☐ Check if this claim relates to a community debt	Other (including a right to offset)	First Mortgage	_		
Opened 10/31/14 Last Active					
Date debt was incurred 10/30/15	Last 4 digits of account number	er 0118			
2.4 Titlemax	Describe the property that secures th	e claim:	\$1,800.00	\$300.00	\$1,500.00
Creditor's Name	2001 Dodge Durango 203000	miles			
9540 S Cicero	As of the date you file, the claim is: Cl	heck all that			
Oak Lawn, IL 60453	apply. Contingent				
Number, Street, City, State & Zip Code	☐ Unliquidated				
Who owes the debt? Check one.	☐ Disputed Nature of lien. Check all that apply.				
■ Debtor 1 only □ Debtor 2 only	☐ An agreement you made (such as m car loan)	ortgage or secured			
Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, mech	nanic's lien)			
\square At least one of the debtors and another	☐ Judgment lien from a lawsuit				
☐ Check if this claim relates to a community debt	Other (including a right to offset)	Non-Purchase Money Security	s 		
Date debt was incurred	Last 4 digits of account number	er			
Add the dollar value of your entries in Co		r here:	\$187,101.00		
If this is the last page of your form, add t Write that number here:	he dollar value totals from all pages.		\$187,101.00		
Part 2: List Others to Be Notified fo	or a Debt That You Already Listed				
Use this page only if you have others to be to collect from you for a debt you owe to screditor for any of the debts that you listed do not fill out or submit this page.	omeone else, list the creditor in Part 1,	and then list the co	ollection agency here. Sim	ilarly, if you have m	ore than one
do not fill out or submit this page. Name Address -NONE-	Or	n which line in	Part 1 did you enter	the creditor?	
			ccount number		
	La	or - aigito oi a	CCCurt Humber		

Official Form 106D

Fill in	this information to identify your case:	DOGUMENI	Paue 20 01 56		
Debto	First Name	Middle Name	Last Name		
(Spouse	if, filing) First Name	Middle Name	Last Name		
United	States Bankruptcy Court for the: NOF	RTHERN DISTRICT OF	ILLINOIS		
				☐ Check if this is amended filing	
Offic	sial Form 106F/F				
		a Haya Unasa	ured Claims		4044
				NTW -1-1	
any exe Schedu D: Cred the Con number	cutory contracts or unexpired leases that co le G: Executory Contracts and Unexpired Leatitors Who Have Claims Secured by Property. tinuation Page to this page. If you have no in (if known).	uld result in a claim. Also ases (Official Form 106G). If more space is needed, formation to report in a Pa	list executory contracts on Schedule A/B: Propert Do not include any creditors with partially secured copy the Part you need, fill it out, number the entri-	y (Official Form 106A/B) I claims that are listed in es in the boxes on the le	and on Schedule ft. Attach
١.	_	anns agamst your			
	_				
Debtor 1 Devid T Lewis Debtor 2 Price Name Mode Name Last Name Drinked States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Class number (if you will not					
Debtor 1					
			with your other schedules.		
	_		, ,		
	Tes.				
4.	unsecured claim, list the creditor separately for than one creditor holds a particular claim, list the	each claim. For each claim	listed, identify what type of claim it is. Do not list claim	s already included in Part	1. If more
	rait 2.			Total claim	
4.1	ADT	Last 4 digits of acc	ount number	\$	250.00
	PO Box 371490	When was the debt	incurred?	-	
		As of the date you	file, the claim is: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent			
	Debtor 1 only	· · · · · · · · · · · · · · · ·			
	Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
		•	tITY unsecured claim:		
		☐ Student loans			
				id	
	■ No	☐ Debts to pension	or profit-sharing plans, and other similar debts		
	☐ Yes	Other. Specify			
4.2	AT & T Mobility	Last 4 digits of acc	ount number	\$	350.00
	Priority Creditor's Name Attn: Karen Cavagnaro,	_		- * <u></u>	
	One AT&T Way, Room 3A104				

Official Form 106 E/F

As of the date you file, the claim is: Check all that apply

Number Street City State Zlp Code

Debtor	Case 16-00043 Doc 1 David T Lewis		ered 01/04/16 12:10:32 e 21 of 58 Case number (if know)	Desc Main	
	Who incurred the debt? Check one.	☐ Contingent			
	Debtor 1 only	Contingent			
	☐ Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	\square At least one of the debtors and another	Type of NONPRIORITY unsecu	red claim:		
	☐ Check if this claim is for a community debt	☐ Student loans			
	Is the claim subject to offset?	Obligations arising out of a se not report as priority claims	paration agreement or divorce that you did		
	■ No	☐ Debts to pension or profit-sha	ring plans, and other similar debts		
	Yes	Other. Specify			
4.3	Capital One Bank Usa N	Last 4 digits of account numbe	0543	\$	630.00
	Priority Creditor's Name 15000 Capital One Dr	When was the debt incurred?	Opened 4/01/14 Last Active 8/14/15		
	Richmond, VA 23238 Number Street City State Zlp Code	As of the date you file, the claim	n is: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent			
	■ Debtor 1 only				
	Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	Disputed			
	At least one of the debtors and another	Type of NONPRIORITY unsecu	ed claim:		
	☐ Check if this claim is for a community debt	☐ Student loans			
	Is the claim subject to offset?	☐ Obligations arising out of a se not report as priority claims	paration agreement or divorce that you did		
	■ No	Debts to pension or profit-sha	ring plans, and other similar debts		
	Yes	Other. Specify Cred	lit Card		
4.4	City of Chicago	Last 4 digits of account numbe	•	\$	500.00
	Priority Creditor's Name Attn: Bankruptcy/Parking tickets 121 N LaSalle BSMT 107	When was the debt incurred?			
	Chicago, IL 60602 Number Street City State Zlp Code	As of the date you file, the clain	n is: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent			
	Debtor 1 only	_			
	☐ Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecui	red claim:		
	☐ Check if this claim is for a community debt	☐ Student loans			
	Is the claim subject to offset?	Obligations arising out of a se not report as priority claims	paration agreement or divorce that you did		
	■ No	☐ Debts to pension or profit-sha	ring plans, and other similar debts		
	Yes	Other. Specify	ing Tickets		
4.5	Comenity Bank/ashstwrt	Last 4 digits of account numbe	r 1100	\$	958.00

Priority Creditor's Name

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Debtor 1 David T Lewis

	Po Box 182789 Columbus, OH 43218	When was the debt incurred?	Opened 4/01/14 Last Active 9/25/15	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only	, and the second		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt	☐ Student loans		
	Is the claim subject to offset?	Obligations arising out of a sepa not report as priority claims	ration agreement or divorce that you did	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Charg	e Account	
4.6	Comenity Bank/avenue	Last 4 digits of account number	7391	\$ 1,402.00
	Priority Creditor's Name Po Box 182789		Opened 6/01/14 Last	
	Columbus, OH 43218	When was the debt incurred?	Active 8/16/15	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	■ Debtor 1 only			
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt	☐ Student loans		
	Is the claim subject to offset?	☐ Obligations arising out of a sepa not report as priority claims	aration agreement or divorce that you did	
	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify Charg	e Account	
4.7	Comenity Bank/carsons	Last 4 digits of account number	0415	\$ 254.00
	Priority Creditor's Name		0	
	Po Box 182789 Columbus, OH 43218	When was the debt incurred?	Opened 3/01/15 Last Active 11/19/15	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one. Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	_	<u> </u>		
	Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecure	1 claim:	
	At least one of the debtors and another	Student loans	- Julii	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	_	aration agreement or divorce that you did	
		not report as priority claims		
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	■ Other. Specify Charg	e Account	

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Debto	r1 David T Lewis		Case number (if know)		
.8	Comenity Bank/pier 1	Last 4 digits of account number	5505	\$	589.00
	Priority Creditor's Name		Opened 2/01/15 Leet		
	4590 E Broad St Columbus, OH 43213	When was the debt incurred?	Opened 3/01/15 Last Active 10/06/15		
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent			
	Debtor 1 only				
	Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	l claim:		
	☐ Check if this claim is for a community debt	☐ Student loans			
	Is the claim subject to offset?	☐ Obligations arising out of a sepa not report as priority claims	ration agreement or divorce that you did		
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts		
	☐Yes	Other. Specify Charg	e Account		
		· · · —			
9	Comenity Bank/torrid	Last 4 digits of account number	2663	\$	1,296.00
	Priority Creditor's Name		0		
	Po Box 182685 Columbus, OH 43218	When was the debt incurred?	Opened 4/01/14 Last Active 9/18/15		
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent			
	Debtor 1 only	•			
	☐ Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	l claim:		
	☐ Check if this claim is for a community debt	☐ Student loans			
	Is the claim subject to offset?	☐ Obligations arising out of a sepa not report as priority claims	ration agreement or divorce that you did		
	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts		
	Yes	■ Other. Specify Charg	e Account		
10	Dsnb Macys	Last 4 digits of account number	9770	\$	282.00
	Priority Creditor's Name	-		·	
	Po Box 8218 Mason, OH 45040	When was the debt incurred?	Opened 6/01/14 Last Active 7/25/15		

As of the date you file, the claim is: Check all that apply

Number Street City State Zlp Code

Debto	Case 16-00043 Doc 1	Filed 01/04/16 Document		red 01/04/16 12:10:32 24 of 58 Case number (if know)	Desc Main	
20010	Who incurred the debt? Check one.					
	Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	_	_				
	Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY u	insecured	ł claim:		
	☐ At least one of the debtors and another☐ Check if this claim is for a community	☐ Student loans	anscource	a olami.		
	debt	Student loans				
	Is the claim subject to offset?	☐ Obligations arising out not report as priority claim		ration agreement or divorce that you did		
	■ No	☐ Debts to pension or pro	ofit-sharin	g plans, and other similar debts		
	Yes	Other. Specify	Charg	e Account		
4.11	First Premier Bank	Last 4 digits of account	number	2679	\$	906.00
	Priority Creditor's Name			Onened 7/04/45 Leet		
	601 S Minnesota Ave Sioux Falls, SD 57104	When was the debt incu	rred?	Opened 7/01/15 Last Active 8/14/15		
	Number Street City State Zlp Code	As of the date you file, the	he claim i	s: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent				
	■ Debtor 1 only					
	☐ Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	\square At least one of the debtors and another	Type of NONPRIORITY u	unsecured	d claim:		
	☐ Check if this claim is for a community debt	☐ Student loans				
	Is the claim subject to offset?	☐ Obligations arising out not report as priority claim		ration agreement or divorce that you did		
	■ No	Debts to pension or pr	ofit-sharin	g plans, and other similar debts		
	Yes	Other. Specify	Credit	Card		
4.12	First Premier Bank	Last 4 digits of account	number	5537	\$	416.00
	Priority Creditor's Name			Onened 2/04/44 Leet		
	3820 N Louise Ave Sioux Falls, SD 57107	When was the debt incu	rred?	Opened 3/01/14 Last Active 10/08/15		
	Number Street City State Zlp Code	As of the date you file, the	he claim i	s: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent				
	■ Debtor 1 only					
	☐ Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	\square At least one of the debtors and another	Type of NONPRIORITY u	ınsecured	d claim:		
	☐ Check if this claim is for a community debt	☐ Student loans				
	Is the claim subject to offset?	☐ Obligations arising out not report as priority claim		ration agreement or divorce that you did		
	■ No			g plans, and other similar debts		
	Yes	Other. Specify	Credit	: Card		
4.13	Illinois Dept of Employment					
1 1	Securit	Last 4 digits of account	number		\$	0.00

Priority Creditor's Name

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Debtor	David T Lewis		Case number (if know)	
	Bankruptcy Unit Collection Subdivis 33 S State St 10th Floor	When was the debt incurred?		
-	Chicago, IL 60603 Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	■ Debtor 1 only			
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community debt	☐ Student loans		
	Is the claim subject to offset?	Obligations arising out of a sepanot report as priority claims	aration agreement or divorce that you did	
	■ No	☐ Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify	e Only	
4.14	Mabt/contfin	Last 4 digits of account number	4757	\$ 679.00
	Priority Creditor's Name		0	
	121 Continental Dr Ste 1 Newark, DE 19713	When was the debt incurred?	Opened 6/01/15 Last Active 8/16/15	
-	Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	■ Debtor 1 only			
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community debt	☐ Student loans		
	Is the claim subject to offset?	☐ Obligations arising out of a sepanot report as priority claims	aration agreement or divorce that you did	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	Other. Specify Credit	t Card	
4.15	Mcsi Inc	Last 4 digits of account number	2736	\$ 200.00
	Priority Creditor's Name Po Box 327 Poles Heights II CO462	When was the debt incurred?		
-	Palos Heights, IL 60463 Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	■ Debtor 1 only			
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	lacksquare At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community debt	☐ Student loans		
	Is the claim subject to offset?	☐ Obligations arising out of a sepanot report as priority claims	aration agreement or divorce that you did	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other Specify 01 Vil	lage Of Harwood Heights Rs	

Document Page 26 of 58 Debtor 1 David T Lewis Case number (if know) 4.16 1.00 Midnight Velvet Last 4 digits of account number Priority Creditor's Name 1112 7th Avenue When was the debt incurred? Monroe, WI 53566 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent ■ Debtor 1 only Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Check if this claim is for a community ☐ Student loans debt Is the claim subject to offset? ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify 4.17 Midnight Velvet 1.00 Last 4 digits of account number Priority Creditor's Name 1112 7th Avenue When was the debt incurred? Monroe, WI 53566 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only Debtor 2 only ☐ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: \square At least one of the debtors and another ☐ Check if this claim is for a community ☐ Student loans debt Is the claim subject to offset? ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify 4.18 1.00 **Montgomery Ward** Last 4 digits of account number \$ Priority Creditor's Name 3650 Milwaukee St When was the debt incurred? Madison, WI 53714 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Debtor 1 and Debtor 2 only □ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Check if this claim is for a community ☐ Student loans debt Is the claim subject to offset? ☐ Obligations arising out of a separation agreement or divorce that you did

Official Form 106 E/F

■ No

☐ Yes

☐ Debts to pension or profit-sharing plans, and other similar debts

not report as priority claims

Other. Specify

Document Page 27 of 58 Debtor 1 David T Lewis Case number (if know) 4 19 1,250.00 **PLS** Last 4 digits of account number \$ Priority Creditor's Name **Bankruptcy Department** When was the debt incurred? One South Wacker 36th Floor Chicago, IL 60607 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only □ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Check if this claim is for a community ☐ Student loans debt Is the claim subject to offset? ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Payday Loan Other. Specify 4.20 1.00 Stoneberry.com Last 4 digits of account number Priority Creditor's Name 1251 1st Ave When was the debt incurred? Chippewa Falls, WI 54729 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent ■ Debtor 1 only ☐ Debtor 2 only ■ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Check if this claim is for a community ☐ Student loans Is the claim subject to offset? ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify

4.21 Syncb/walmart

Priority Creditor's Name

Filolity Cleditor's Name

Po Box 965024 El Paso, TX 79998

Number Street City State Zlp Code

Last 4 digits of account number

5797

Onened 7/01/15 La

When was the debt incurred?

Opened 7/01/15 Last Active 12/02/15

As of the date you file, the claim is: Check all that apply

253.00

\$

Debtor	Case 16-00043 Doc 1 David T Lewis	Filed 01/04/16 Document		red 01/04/16 12:10:32 28 of 58 Case number (if know)	Desc Mair	1
	Who incurred the debt? Check one.	Пол		` ,		
	Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	_	_				
	Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY	incociiro	d claim:		
	At least one of the debtors and another		unscource	a olami.		
	☐ Check if this claim is for a community debt	☐ Student loans				
	Is the claim subject to offset?	Obligations arising ou not report as priority claim		ration agreement or divorce that you did		
	■ No	Debts to pension or pr	rofit-sharin	g plans, and other similar debts		
	Yes	Other. Specify	Charg	e Account		
4.22	Us Dept Of Ed/glelsi	Last 4 digits of account	number	8581	\$	5,160.00
	Priority Creditor's Name Po Box 7860	When was the debt incu	ırred?	Opened 11/01/00 Last Active 6/16/15		
-	Madison, WI 53707 Number Street City State Zlp Code	As of the date you file, t	he claim i	s: Check all that apply		
		_	ile ciaiiii i	S. Offeck all that apply		
	Who incurred the debt? Check one.	☐ Contingent				
	■ Debtor 1 only					
	Debtor 2 only	☐ Unliquidated				
	Debtor 1 and Debtor 2 only	Disputed		d alaim.		
	At least one of the debtors and another	Type of NONPRIORITY	unsecure	a ciaim:		
	☐ Check if this claim is for a community debt	Student loans				
	Is the claim subject to offset?	Obligations arising ou not report as priority claim		aration agreement or divorce that you did		
	■ No	Debts to pension or pr	rofit-sharin	g plans, and other similar debts		
	☐ Yes	Other. Specify				
			Educa	ational		
4.23	Webbank/gettington Priority Creditor's Name	Last 4 digits of account	number	4425	\$	321.00
	6250 Ridgewood Rd Saint Cloud, MN 56303	When was the debt incu	rred?	Opened 6/01/15 Last Active 11/20/15		
-	Number Street City State Zlp Code	As of the date you file, t	he claim i	s: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent				
	Debtor 1 only	J				
	☐ Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY	unsecure	d claim:		
	☐ Check if this claim is for a community debt	☐ Student loans				
	Is the claim subject to offset?	Obligations arising ou not report as priority claim		ration agreement or divorce that you did		
	■ No	Debts to pension or pr	rofit-sharin	g plans, and other similar debts		
	Yes	Other. Specify	Charg	e Account		

Part 3: List Others to Be Notified About a Debt That You Already Listed

^{5.} Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

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Case number (if know) Debtor 1 David T Lewis Name Address On which entry in Part 1 or Part2 did you list the original creditor? **Harris & Harris** Line 4.4 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 111 W Jackson Blvd, Ste 400 ■ Part 2: Creditors with Nonpriority Unsecured Claims Chicago, IL 60604 Last 4 digits of account number Name Address On which entry in Part 1 or Part2 did you list the original creditor? Linebarger Goggan Blair & Line 4.4 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims Sampson ■ Part 2: Creditors with Nonpriority Unsecured Claims 233 S Wacker Suite 4030 Chicago, IL 60606 Last 4 digits of account number On which entry in Part 1 or Part2 did you list the original creditor? Name Address Secretary of State Line 4.4 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims Attn: Safety & Financial Resp Part 2: Creditors with Nonpriority Unsecured Claims 2701 S Dirksen Pkwy

Part 4: Add the Amounts for Each Type of Unsecured Claim

Springfield, IL 62723

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

Last 4 digits of account number

				Total clair	n
	6a.	Domestic support obligations	6a.	\$	0.00
Total claims					
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total. Add lines 6a through 6d.	6e.	\$	0.00
				Total Claim	
	6f.	Student loans	6f.	\$	5,160.00
Total claims from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you	6g.	\$	0.00
	6h.	did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	10,540.00
	6j.	Total. Add lines 6f through 6i.	6j.	\$	15,700.00

Fill in this info	rmation to identify your	case:		
Debtor 1	David T Lewis			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States B	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Tyes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Name		Person or	company with Name, Number,	whom you have the Street, City, State and ZIP (contract or lease	State what the contract or lease is for
Number Street	2.1					
City State ZIP Code 2.2 Name Number Street City State ZIP Code 2.3 Name Number Street City State ZIP Code 2.4 Number Street City State ZIP Code 2.5 Name Number Street		Name				_
2.2 Number Street State ZIP Code 2.3 Name Street S			Street			_
2.2 Number Street State ZIP Code 2.3 Name Street S		City		State	ZIP Code	_
Name Number Street City State ZIP Code 2.3 Number Street City State ZIP Code 2.4 Number Street City State ZIP Code 2.5 Name Number Street	22					
City State ZIP Code 2.3 Name Number Street City State ZIP Code 2.4 Name Number Street City State ZIP Code 2.5 Name Number Street		Name				_
Name Name Street		Number	Street			_
Name Name Street		City		State	ZIP Code	_
Name Number Street 2.4 Name Number Street City State ZIP Code 2.5 Name Number Street	2.3					
City State ZIP Code 2.4 Name Number Street City State ZIP Code 2.5 Name Number Street		Name				_
2.4 Name Number Street City State ZIP Code 2.5 Name Number Street		Number	Street			_
Number Street City State ZIP Code 2.5 Name Number Street		City		State	ZIP Code	_
Number Street City State ZIP Code 2.5 Name Number Street	2.4				·	
City State ZIP Code 2.5 Name Number Street		Name				_
2.5 Name Number Street			Street			_
Number Street		City		State	ZIP Code	
Number Street	2.5					
		Name				_
City State ZIP Code			Street			_
		City		State	ZIP Code	_

		Docume	ent Page 31 o	<u>f 58</u>	
Fill in this	information to identify your	case:			
Debtor 1	David T Lewis				
Dobtor 0	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	ng) First Name	Middle Name	Last Name		
United Sta	tes Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case numl	ber			☐ Check if t	
	l Form 106H lule H: Your Cod	ebtors			12/15
people are fill it out, a	filing together, both are equ	ally responsible for sup boxes on the left. Attac	plying correct informat h the Additional Page t	s complete and accurate as possible. If tv ion. If more space is needed, copy the Ac o this page. On the top of any Additional	lditional Page,
1. Do	you have any codebtors? (If	you are filing a joint case,	do not list either spouse	as a codebtor.	
■ No	;				
	hin the last 8 years, have you a, California, Idaho, Louisiana			ry? (Community property states and territorial ington, and Wisconsin.)	es include
	Go to line 3. Did your spouse, former spo	use, or legal equivalent liv	e with you at the time?		
in line Form	2 again as a codebtor only	if that person is a guarar	ntor or cosigner. Make	if your spouse is filing with you. List the sure you have listed the creditor on Sche 06G). Use Schedule D, Schedule E/F, or S	dule D (Official
	Column 1: Your codebtor Name, Number, Street, City, State and Z	IP Code		Column 2: The creditor to whom you check all schedules that apply:	owe the debt
3.1	Name			☐ Schedule D, line ☐ Schedule E/F, line ☐ Schedule G, line	
	Number Street City	State	ZIP Code	_	
3.2				☐ Schedule D, line	
	Name			☐ Schedule E/F, line	
	Number Street	State	ZIP Code	_	

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Dat	tor 1 Double Tile	!.		
Der	tor 1 David T Le	WIS		_
	tor 2			_
Uni	ed States Bankruptcy Court for t	ne: NORTHERN DISTRI	CT OF ILLINOIS	_
Cas (If kn	e number own)		=	Check if this is: An amended filing
				A supplement showing postpetition chapter 13 income as of the following date:
<u>O</u> 1	ficial Form 106l			MM / DD/ YYYY
So	hedule I: Your Inc	ome		40/45
sup _l spo	s complete and accurate as po olying correct information. If you use. If you are separated and y	ssible. If two married peo u are married and not fill our spouse is not filing w	ing jointly, and your spouse vith you, do not include infor	or 1 and Debtor 2), both are equally responsible for is living with you, include information about your mation about your spouse. If more space is needed,
sup _l spo	s complete and accurate as poolying correct information. If you see. If you are separated and you a separate sheet to this form Describe Employment	ssible. If two married peous are married and not fill our spouse is not filing were the top of any addit	ing jointly, and your spouse vith you, do not include infor	or 1 and Debtor 2), both are equally responsible for is living with you, include information about your mation about your spouse. If more space is needed, and case number (if known). Answer every question
suppos spor attac	s complete and accurate as poolying correct information. If you see. If you are separated and you have separated to this form the separate sheet to the separate sheet to this form the separate sheet to the separate sheet sheet sheet to the separate sheet	ssible. If two married peous are married and not fill our spouse is not filing were the top of any addit	ing jointly, and your spouse rith you, do not include infor ional pages, write your name	is living with you, include information about your mation about your spouse. If more space is needed, and case number (if known). Answer every question Debtor 2 or non-filing spouse
suppos spor attac	s complete and accurate as poolying correct information. If yo use. If you are separated and you has separate sheet to this formation. Describe Employment information. If you have more than one job, attach a separate page with information about additional	ssible. If two married peous are married and not fill our spouse is not filing were the top of any addit	ing jointly, and your spouse vith you, do not include infor ional pages, write your name	or 1 and Debtor 2), both are equally responsible for is living with you, include information about your mation about your spouse. If more space is needed, and case number (if known). Answer every question
suppos spor attac	s complete and accurate as poolying correct information. If yo use. If you are separated and you has separate sheet to this formation. Describe Employment information. If you have more than one job, attach a separate page with	ssible. If two married peou are married and not fili our spouse is not filing was	ing jointly, and your spouse rith you, do not include infor ional pages, write your name Debtor 1 Employed	or 1 and Debtor 2), both are equally responsible for is living with you, include information about your mation about your spouse. If more space is needed, and case number (if known). Answer every question Debtor 2 or non-filing spouse
suppos spor attac	s complete and accurate as poolying correct information. If yo use. If you are separated and you has separate sheet to this formation. Describe Employment information. If you have more than one job, attach a separate page with information about additional	ssible. If two married per u are married and not fill our spouse is not filling w . On the top of any addit t	ing jointly, and your spouse rith you, do not include inforional pages, write your name Debtor 1 Employed Not employed	or 1 and Debtor 2), both are equally responsible for is living with you, include information about your mation about your spouse. If more space is needed, and case number (if known). Answer every question Debtor 2 or non-filing spouse
suppos spor attac	s complete and accurate as poolying correct information. If you are separated and you have separated to this formation. Describe Employment information. If you have more than one job, attach a separate page with information about additional employers. Include part-time, seasonal, or	ssible. If two married peou are married and not fill our spouse is not filling war. On the top of any addit temployment status Occupation Employer's name	pebtor 1 Employed Not employed Service Tech	or 1 and Debtor 2), both are equally responsible for is living with you, include information about your mation about your spouse. If more space is needed, and case number (if known). Answer every question Debtor 2 or non-filing spouse

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

3. Estimate and list monthly overtime pay.

4. Calculate gross Income. Add line 2 + line 3.

			non-fili	ng spouse
2.	\$	4,579.93	\$	0.00
3.	+\$	0.00	+\$	0.00
4.	\$	4,579.93	\$	0.00

For Debtor 2 or

For Debtor 1

Official Form 106I Schedule I: Your Income page 1

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Deb	otor 1	David T Lewis	-	(Case i	number (<i>if k</i>	nown)				
					For	Debtor 1			r Debtor n-filing s		
	Cop	by line 4 here	4.		\$	4,57	9.93	\$_		0.00)
5.	List	all payroll deductions:									
	5a.	Tax, Medicare, and Social Security deductions	58	а.	\$	94	4.67	\$		0.00)
	5b.	Mandatory contributions for retirement plans	5b		\$		0.00	\$_		0.00	
	5c.	Voluntary contributions for retirement plans	50		\$		0.00	\$_		0.00	
	5d. 5e.	Required repayments of retirement fund loans Insurance	50 50		\$ \$		0.00 5.21	\$_ \$		0.00	
	5f.	Domestic support obligations	5f		\$ 		0.00	\$ _		0.00	
	5g.	Union dues	50		<u> </u>		0.00	\$		0.00	_
	5h.	Other deductions. Specify:	_	า.+	\$_		0.00	+ \$_		0.00	
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.		\$	95	9.88	\$_		0.00)
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$	3,62	0.05	\$_		0.00)
8.	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total									
	01	monthly net income.	88		\$_		0.00	\$_		0.00	
	8b. 8c.	Interest and dividends Family support payments that you, a non-filing spouse, or a dependent regularly receive	8k	Э.	\$		0.00	\$_		0.00	<u>) </u>
		Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	80	3 .	\$		0.00	\$		0.00	1
	8d.	Unemployment compensation	80		\$_		0.00	\$_		0.00	
	8e.	Social Security	86	Э.	\$		0.00	\$		0.00	
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	e _ 8f	f.	\$		0.00	\$_		0.00	<u>)</u>
	8g.	Pension or retirement income	80		\$		0.00	\$_		0.00	
	8h.	Other monthly income. Specify:	_ 8ł	า.+	\$_	-	0.00	+ \$_		0.00	<u>) </u>
9.	Add	l all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.		\$		0.00	\$_		0.0	00
10.	Cal	culate monthly income. Add line 7 + line 9.	10.	\$:	3,620.05	+ \$		0.00	= \$	3,620.05
		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.				,	j L			j [-,
11.	Incl othe Do	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your or friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not cify:	dep						Schedu	ıle J. +\$	0.00
12.		I the amount in the last column of line 10 to the amount in line 11. The restet that amount on the Summary of Schedules and Statistical Summary of Certailies								\$	3,620.05
13.	Do	you expect an increase or decrease within the year after you file this form No.	?							Combi month	ined Ily income
		Voc Evolain:									

Official Form 106I Schedule I: Your Income page 2

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Fill i	n this informa	ation to identify y	our case:					
Debte		David T Lew				Chec	ck if this is:	
Debto	or 2 use, if filing)						An amended filing A supplement shown 13 expenses as of	ving postpetition chapter
` '			NODTI	IEDN DIOTDIOT OF ILLIA	1010	_	•	
Unite	ed States Bankr	uptcy Court for the:	NORTE	IERN DISTRICT OF ILLIN	IOIS		MM / DD / YYYY	
Case (If kn	e number own)							
		orm 106J						
		J: Your						12/15
info	rmation. If m		eded, atta	. If two married people a nch another sheet to this n.				
Part		ribe Your House	hold					
1.	Is this a join							
	■ No. Go to		in a separ	ate household?				
	□N		•					
	□Y	es. Debtor 2 mus	st file Offic	ial Form 106J-2, <i>Expense</i>	s for Separate Hous	ehold of Deb	otor 2.	
2.	Do you hav	e dependents?	■ No					
	Do not list D and Debtor 2		☐ Yes.	Fill out this information for each dependent	Dependent's relati Debtor 1 or Debto		Dependent's age	Does dependent live with you?
	Do not state							□ No
	dependents	names.						☐ Yes ☐ No
								☐ Yes
								□ No
					-			☐ Yes
								□ No □ Yes
3.		oenses include		No			_	1 103
		f people other t d your depende		Yes				
		ate Your Ongoi		ly Expenses uptcy filing date unless y	vou are using this f	form ac a ci	unnlament in a Ch	ontor 12 ages to report
expe	enses as of a licable date.	a date after the	bankrupto	y is filed. If this is a sup	plemental <i>Schedul</i>	e J, check t	he box at the top of	of the form and fill in the
				government assistance				
	value of suc icial Form 10		d have inc	cluded it on Schedule I:	Your Income		Your exp	enses
4.		or home owners		ses for your residence.	Include first mortgag	ge 4. \$;	1,251.26
	. ,	ded in line 4:	5					
		estate taxes				10 °C		0.00
		estate taxes erty, homeowner's	s, or renter	's insurance		4a. \$ 4b. \$		0.00
	4c. Home	maintenance, re	epair, and i	upkeep expenses		4c. \$	i	50.00
5		owner's associa			omo oquity loops	4d. \$ 5. \$		0.00
5.	Auditional	norigage paying	ento for yo	our residence, such as ho	nne equity loans	ე. ֆ	' <u> </u>	0.00

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Debtor 1 David T	Lewis	Case num	ber (if known)	
. Utilities:				
	y, heat, natural gas	6a.	\$	275.00
	ewer, garbage collection	6b.	·	60.00
	ne, cell phone, Internet, satellite, and cable services	6c.		100.00
'		6d.		
	pecify: Cable/Internet		·	100.00
	sekeeping supplies	7.		400.00
	children's education costs	8.	·	0.00
Clothing, laun	dry, and dry cleaning	9.	· <u> </u>	75.00
). Personal care	products and services	10.	\$	58.00
. Medical and d	ental expenses	11.	\$	50.00
2. Transportation	n. Include gas, maintenance, bus or train fare.			075.00
Do not include		12.		275.00
 Entertainment 	, clubs, recreation, newspapers, magazines, and books	13.	\$	50.00
. Charitable cor	ntributions and religious donations	14.	\$	0.00
. Insurance.	- -			
	insurance deducted from your pay or included in lines 4 or 20.			
15a. Life insu		15a.	\$	0.00
15b. Health in	surance	15b.	\$	0.00
15c. Vehicle i		15c.		150.00
	surance. Specify:	15d.	·	0.00
	include taxes deducted from your pay or included in lines 4 or 20.		–	0.00
Specify:	include taxes deducted from your pay or included in lines 4 of 20.	16.	\$	0.00
	lease payments:		Ψ	0.00
	ments for Vehicle 1	17a.	\$	0.00
	nents for Vehicle 2	17b.	·	0.00
		17b.		
17c. Other. Sp				0.00
17d. Other. Sp		17d.	>	0.00
3. Your payment	s of alimony, maintenance, and support that you did not report n your pay on line 5, <i>Schedule I, Your Income</i> (Official Form 10	t as 61) 18.	\$	0.00
Other navmen	ts you make to support others who do not live with you.	01).	<u>\$</u>	0.00
Specify:	is you make to support others who do not live with you.	19.	Ψ	0.00
	perty expenses not included in lines 4 or 5 of this form or on S		our Incomo	
	es on other property	20a.		0.00
20b. Real esta		20a. 20b.		
				0.00
	, homeowner's, or renter's insurance	20c.		0.00
	ance, repair, and upkeep expenses	20d.		0.00
20e. Homeow	ner's association or condominium dues	20e.	·	0.00
. Other: Specify:	:	21.	+\$	0.00
. Calaulata				
-	r monthly expenses		•	0.004.00
22a. Add lines	· ·		\$	2,894.26
22b. Copy line	22 (monthly expenses for Debtor 2), if any, from Official Form 106J	J-2	\$	
22c. Add line 2	2a and 22b. The result is your monthly expenses.		\$	2,894.26
Calaulata				· · · · · · · · · · · · · · · · · · ·
	r monthly net income.	22	Φ.	
	e 12 (your combined monthly income) from Schedule I.	23a.	· -	3,620.05
23b. Copy you	ur monthly expenses from line 22c above.	23b.	-\$	2,894.26
00- 014	and the same of th			
	your monthly expenses from your monthly income.	23c.	\$	725.79
The resu	Ilt is your monthly net income.	230.	<u> </u>	125.13
1 Do you synest	t an increase or decrease in your expenses within the year afte	r vou file this	s form?	
	t an increase or decrease in your expenses within the year afte you expect to finish paying for your car loan within the year or do you expect yo			se or decrease because of a
	e terms of your mortgage?	on mongage pa	ayinoni to moreas	oo or accrease because or a
	o tomo o your mongago.			
■ No.	le			
Yes.	Explain here:			

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	formation to identify your	casc.				
Debtor 1	David T Lewis First Name	Middle Name	Last Name			
Debtor 2	T Hot Hamo	Middle Name	Last Hame			
(Spouse if, filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS			
Case number	r				☐ Check if this is an amended filing	
	orm 106Dec ation About a	ın Individual	Debtor's Sch	edules	12/15	
If two married	d people are filing togethe	r, both are equally respo	nsible for supplying corre	ect information.		
obtaining mo		n connection with a bank			nt, concealing property, or r imprisonment for up to 20	
	Sign Below					
Did you	pay or agree to pay some	one who is NOT an attor	ney to help you fill out bar	nkruptcy forms?		
= '	No					
	Yes. Name of person			. Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).		
	enalty of perjury, I declare are true and correct.	that I have read the sum	mary and schedules filed	with this declaration a	nd	
X /s/[David T Lewis		X			
David T Lewis Signature of Debtor 2						

Date

Signature of Debtor 1

Date January 4, 2016

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Fill i	n this inforn	nation to identify you	ır case:			
Debt		David T Lewis				
2001	0. 1	First Name	Middle Name	Last Name		
Debt		First Name	Middle Nove	Leaf Name		
(Spous	se if, filing)	First Name	Middle Name	Last Name		
Unite	ed States Bar	nkruptcy Court for the	NORTHERN DISTRICT C	OF ILLINOIS		
Case (if know	e number wn)				_	heck if this is an mended filing
	icial Foi tement		Affairs for Individ	luals Filing for B	ankruptcy	12/1:
inforr numb	mation. If m per (if known	ore space is needed n). Answer every que	, attach a separate sheet to	this form. On the top of an	equally responsible for sup y additional pages, write yo	
Part 1. \		current marital stat		I Lived before		
] [■ Married □ Not mar	ried				
2. [During the la	ast 3 years, have you	lived anywhere other than	where you live now?		
			•	•		
[■ No □ Yes. Lis	t all of the places you	lived in the last 3 years. Do no	ot include where you live nov	v.	
	Debtor 1 Pri	ior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there
					nity property state or territor ico, Texas, Washington and V	
] [■ No □ Yes. Ma	ke sure you fill out <i>Sc</i>	hedule H: Your Codebtors (O	fficial Form 106H).		
Part	2 Explain	n the Sources of You	ur Income			
F	Fill in the tota	I amount of income ye	mployment or from operating ou received from all jobs and a have income that you receive	all businesses, including part		ndar years?
[□ No ■ Yes Fill	in the details.				
	. 55. 1 111	actanor				
			Debtor 1	0	Debtor 2	0
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
	ast calenda uary 1 to De	r year: cember 31, 2015)	■ Wages, commissions, bonuses, tips	\$54,959.25	☐ Wages, commissions, bonuses, tips	
			☐ Operating a business		☐ Operating a business	

Official Form 107

Case 16-00043 Doc 1 Filed 01/04/16 Entered 01/04/16 12:10:32 Desc Main Document Page 38 of 58 Case number (if known) Debtor 1 David T Lewis Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions exclusions) and exclusions) For the calendar year before that: \$51,851.00 □ Wages, commissions, Wages, commissions, (January 1 to December 31, 2014) bonuses, tips bonuses, tips ☐ Operating a business ☐ Operating a business For the calendar year: \$12,152.00 □ Wages, commissions, Wages, commissions, (January 1 to December 31, 2013) bonuses, tips bonuses, tips ☐ Operating a business ☐ Operating a business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. No Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below.. (before deductions and Describe below. (before deductions exclusions) and exclusions) For the calendar year: Unemployment \$15,104.00 (January 1 to December 31, 2013) List Certain Payments You Made Before You Filed for Bankruptcy Are either Debtor 1's or Debtor 2's debts primarily consumer debts? Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more? □ No. Go to line 7. ☐ Yes List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.

Debtor 1 or Debtor 2 or both have primarily consumer debts.

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

No. Go to line 7.

☐ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to

an attorney for this bankruptcy case.

Creditor's Name and Address Dates of payment Total amount Amount you Was this payment for ... paid still owe

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7.	Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.						
	■ No □ Yes. List all payments to an insider						
	☐ Yes. List all payments to an insider Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for	this payment	
8.	Within 1 year before you filed for bankrupt insider? Include payments on debts guaranteed or cos		•		account of a d	ebt that benefited an	
	No						
	Yes. List all payments to an insider	Dates of normant	Total amount	Amount vou	Decem for	this payment	
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Include cred	this payment litor's name	
Pal	t 4: Identify Legal Actions, Repossession	ns. and Foreclosures					
9.	Within 1 year before you filed for bankrupt List all such matters, including personal injury modifications, and contract disputes. No Yes. Fill in the details.						
	Case title Case number	Nature of the case	Court or agency		Status of th	ie case	
10.	Within 1 year before you filed for bankrupt Check all that apply and fill in the details below No Yes. Fill in the information below.	w.	erty repossessed, f				
	Creditor Name and Address	Describe the Property		Date	•	Value of the property	
		Explain what happene	d			p. opo. ty	
11.	Within 90 days before you filed for bankrul accounts or refuse to make a payment bed No Yes. Fill in the details. Creditor Name and Address		-		action was	amounts from your Amount	
12.	Within 1 year before you filed for bankrupt court-appointed receiver, a custodian, or a ■ No □ Yes		erty in the possess			efit of creditors, a	
Pai	t 5: List Certain Gifts and Contributions						
13.	Within 2 years before you filed for bankrup ■ No □ Yes. Fill in the details for each gift.	otcy, did you give any gif	ts with a total value	of more than \$6	600 per persor	?	
	Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift and	Describe the gifts		Date the g	es you gave gifts	Value	
	Address:						

Case 16-00043 Doc 1 Filed 01/04/16 Entered 01/04/16 12:10:32 Desc Main Document Page 40 of 58 Debtor 1 David T Lewis Case number (if known) 14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity Yes. Fill in the details for each gift or contribution. Gifts or contributions to charities that total Describe what you contributed Dates you Value more than \$600 contributed Charity's Name Address (Number, Street, City, State and ZIP Code) Part 6: List Certain Losses Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? No Yes. Fill in the details. п Describe the property you lost and Describe any insurance coverage for the loss Date of your Value of property how the loss occurred loss lost Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. Part 7: List Certain Payments or Transfers Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. ☐ No Yes. Fill in the details. **Person Who Was Paid** Description and value of any property Date payment Amount of **Address** transferred or transfer was payment **Email or website address** made Person Who Made the Payment, if Not You Gleason & Gleason Cash 2015 \$350.00 77 W Washington, Ste 1218 Chicago, IL 60602 17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. Nο П Yes. Fill in the details.

Person Who Was Paid Description and value of any property Date payment Amount of **Address** transferred or transfer was payment made

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

Yes. Fill in the details.

Person Who Received Transfer **Address** Person's relationship to you

Description and value of property transferred

Describe any property or payments received or debts paid in exchange

Date transfer was made

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Debtor 1 David T Lewis Case number (if known)

19.	Within 10 years before you filed for bankrup beneficiary? (These are often called asset-pro No Yes. Fill in the details.		ny property to a	self-settle	ed trust or similar device	e of which you are a
	Name of trust	Description and v	alue of the pro	perty trans	sferred	Date Transfer was made
Par	8: List of Certain Financial Accounts, Ins	struments, Safe Deposi	t Boxes, and S	torage Uni	its	
20.	Within 1 year before you filed for bankrupto; sold, moved, or transferred? Include checking, savings, money market, o houses, pension funds, cooperatives, associated No	or other financial accou	nts; certificate:	s of depos		
	Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of according trument	unt or	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
21.	Do you now have, or did you have within 1 ycash, or other valuables? No Yes. Fill in the details.	ear before you filed fo	r bankruptcy, a	ny safe de	posit box or other depo	sitory for securities,
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acc Address (Number, S State and ZIP Code)		Describe	the contents	Do you still have it?
22.	Have you stored property in a storage unit o ■ No □ Yes. Fill in the details.	or place other than you	r home within 1	l year befo	re you filed for bankrup	tcy
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or to it? Address (Number, State and ZIP Code)		Describe	the contents	Do you still have it?
Par	9: Identify Property You Hold or Control	for Someone Else				
23.	Do you hold or control any property that sol for someone. No Yes. Fill in the details.	meone else owns? Incl	ude any proper	ty you bor	rowed from, are storing	for, or hold in trust
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the prop (Number, Street, City, S Code)		Describe	the property	Value
Par	10: Give Details About Environmental Info	ormation				
For	he purpose of Part 10, the following definition	ons apply:				
	Environmental law means any federal, state toxic substances, wastes, or material into the regulations controlling the cleanup of these	ne air, land, soil, surfac	e water, groun	• .		

Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material pollutant, contaminant, or similar torm

hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used

to own, operate, or utilize it, including disposal sites.

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Debtor 1 David T Lewis

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?					
	■ No □ Yes. Fill in the details.				
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice	
25.	Have you notified any governmental unit of a	any release of hazardous material?			
	■ No □ Yes. Fill in the details.				
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice	
26.	Have you been a party in any judicial or adm	inistrative proceeding under any envi	ironmental law? Include settlements	and orders.	
	■ No □ Yes. Fill in the details.				
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case	
Par	111: Give Details About Your Business or C	Connections to Any Business			
27.	Within 4 years before you filed for bankrupto	y, did you own a business or have ar	ny of the following connections to any	y business?	
	☐ A sole proprietor or self-employed in	a trade, profession, or other activity,	either full-time or part-time		
	☐ A member of a limited liability compa	any (LLC) or limited liability partnersh	ip (LLP)		
	☐ A partner in a partnership				
	☐ An officer, director, or managing exe	cutive of a corporation			
	☐ An owner of at least 5% of the voting	or equity securities of a corporation			
	■ No. None of the above applies. Go to P	art 12.			
	☐ Yes. Check all that apply above and fill	in the details below for each business	S.		
	Business Name Address	Describe the nature of the business	Employer Identification number Do not include Social Security		
		Name of accountant or bookkeeper	Dates business existed	number of frint.	
28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Inclinstitutions, creditors, or other parties.				ude all financial	
	■ No				
	Yes. Fill in the details below.				
	Name Address (Number, Street, City, State and ZIP Code)	Date Issued			

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Part 12:	Sign Below	

I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.

	C. §§ 152, 1341, 1519, and 3571.		
/s/ Da	vid T Lewis		
	IT Lewis ture of Debtor 1	Signature of Debtor 2	
Date	January 4, 2016	Date	
Did you □ No □ Yes	, 5	r Statement of Financial Affairs for Individuals Filing for Bankruptcy (Off	icial Form 107)?
Did you □ No	u pay or agree to pay someone v	who is not an attorney to help you fill out bankruptcy forms?	
☐ Yes	Name of Person	. Attach the Bankruptcy Petition Preparer's Notice, Declaration, ar	nd Signature (Official Form 119).

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Debtor 1 David T Lewis

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date January 4, 2016 /s/ David T Lewis Signature **David T Lewis** Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

\$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html.

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Revised as of 4/20/2015)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
 - 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.

- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
 - 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney

and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.

- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- A. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 1. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 1/2. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
 - ■The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
 - (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Petition preparation
 - (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
 - (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
 - (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
 - (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee required in the case of \$310.00
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$0.00 for expenses,

leaving a balance due for the filing fee of \$310.00

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: **December 22, 2015**

Signed:

David T Lewis

Julie Gleason 62/73536

Attorney for the Debtor(s)

Debtor(s)

Do not sign this agreement if the amounts are blank.

Local Bankruptcy Form 23c

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court Northern District of Illinois

In r	David T Lewis		Case No.		
		Debtor(s)	Chapter	13	_
	DISCLOSURE OF COMPENS	SATION OF ATTOR	NEY FOR DE	CBTOR(S)	
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b compensation paid to me within one year before the filing be rendered on behalf of the debtor(s) in contemplation of	of the petition in bankruptcy, o	r agreed to be paid	to me, for services rendered or to	
	For legal services, I have agreed to accept		\$	4,000.00	
	Prior to the filing of this statement I have received		\$	350.00	
	Balance Due		. \$	3,650.00	
2.	\$ of the filing fee has been paid.				
3.	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
4.	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
5.	■ I have not agreed to share the above-disclosed compen	nsation with any other person u	nless they are mem	pers and associates of my law firm	n.
	☐ I have agreed to share the above-disclosed compensation copy of the agreement, together with a list of the name				
6.	In return for the above-disclosed fee, I have agreed to rend	der legal service for all aspects	of the bankruptcy c	ase, including:	
	a. Analysis of the debtor's financial situation, and renderingb. Preparation and filing of any petition, schedules, statentc. Representation of the debtor at the meeting of creditorsd. [Other provisions as needed]	nent of affairs and plan which n	nay be required;		
7.	By agreement with the debtor(s), the above-disclosed fee d	loes not include the following s	ervice:		
		CERTIFICATION			
this	I certify that the foregoing is a complete statement of any a pankruptcy proceeding.	agreement or arrangement for p	ayment to me for re	presentation of the debtor(s) in	
	lanuary 4, 2016	/s/ Julie Gleason			
_	Date	Julie Gleason 6273	3536		
		Signature of Attorney			
		Gleason & Gleasor 77 W Washington,			
		Chicago, IL 60602	SIE 1210		
		(312) 578-9530 Fa		1	
		troy@chicagobk.co	om		
1		Name of law firm			

United States Bankruptcy Court Northern District of Illinois

		Not the Hillion		
In re	David T Lewis		Case No.	
		Debtor(s)	Chapter 13	
	VE	CRIFICATION OF CREDITOR M	IATRIX	
		Number of	Creditors:	29
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of credit	tors is true and correct to the	he best of my
Date:	January 4, 2016	/s/ David T Lewis David T Lewis Signature of Debtor		

ADT PO Box 371490 Pittsburgh, PA 15250

Ally Financial 200 Renaissance Ctr Detroit, MI 48243

AT & T Mobility Attn: Karen Cavagnaro, Paralegal One AT&T Way, Room 3A104 Bedminster, NJ 07921

Capital One Bank Usa N 15000 Capital One Dr Richmond, VA 23238

City of Chicago Attn: Bankruptcy/Parking tickets 121 N LaSalle BSMT 107 Chicago, IL 60602

City of Chicago Dept: Streets & Sanitation 8212 Innovation Way Chicago, IL 60682-0082

Comenity Bank/ashstwrt Po Box 182789 Columbus, OH 43218

Comenity Bank/avenue Po Box 182789 Columbus, OH 43218

Comenity Bank/carsons Po Box 182789 Columbus, OH 43218

Comenity Bank/pier 1 4590 E Broad St Columbus, OH 43213

Comenity Bank/torrid Po Box 182685 Columbus, OH 43218

Dsnb Macys Po Box 8218 Mason, OH 45040

First Premier Bank 601 S Minnesota Ave Sioux Falls, SD 57104

First Premier Bank 3820 N Louise Ave Sioux Falls, SD 57107

Harris & Harris 111 W Jackson Blvd, Ste 400 Chicago, IL 60604

Illinois Dept of Employment Securit Bankruptcy Unit Collection Subdivis 33 S State St 10th Floor Chicago, IL 60603

Linebarger Goggan Blair & Sampson 233 S Wacker Suite 4030 Chicago, IL 60606

Mabt/contfin 121 Continental Dr Ste 1 Newark, DE 19713

Mcsi Inc Po Box 327 Palos Heights, IL 60463

Midnight Velvet 1112 7th Avenue Monroe, WI 53566

Montgomery Ward 3650 Milwaukee St Madison, WI 53714 PLS Bankruptcy Department One South Wacker 36th Floor Chicago, IL 60607

Secretary of State Attn: Safety & Financial Resp 2701 S Dirksen Pkwy Springfield, IL 62723

Stoneberry.com 1251 1st Ave Chippewa Falls, WI 54729

Syncb/walmart Po Box 965024 El Paso, TX 79998

The Money Source Inc

Titlemax 9540 S Cicero Oak Lawn, IL 60453

Us Dept Of Ed/glelsi Po Box 7860 Madison, WI 53707

Webbank/gettington 6250 Ridgewood Rd Saint Cloud, MN 56303